

### **Listing of Claims/Amendments to the Claims.**

The listing of claims that follows will replace all prior versions in the application.

1. (Currently Amended) A computerized method for rewarding use of a payment product by the payment product holder, the method comprising the steps of:

(a) issuing a payment product from an issuer to a holder, said payment product representing funds available to said holder, said payment product providing means of payment for at least one purchase transaction by said holder,

(b) ~~determining whether~~comparing said at least one purchase transaction using said payment product against pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction using said payment product is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria of said issuer,

(c) ~~providing~~calculating and storing a value redeemable by said holder for at least one benefit based on said at least one purchase transaction ~~if~~when said at least one purchase transaction using said payment product is a qualifying purchase transaction,

(d) ~~determining whether~~when said qualifying purchase transaction includes the purchase of at least one travel ticket ~~and, if so,~~ determining a travel distance associated with said at least one travel ticket and ~~providing~~calculating and storing an additional value redeemable by said holder for said at least one benefit based on said determined travel distance, and

(e) ~~providing for~~ access to said stored value and said stored additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit,

wherein at least one of steps (b), (c) and (d) is effected using a data processor.

2. (Original) The method according to claim 1, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

3. (Original) The method according to claim 1, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

4. (Original) The method according to claim 1, further comprising the step of presenting said at least one benefit for selection by said holder in a catalog including at least one of goods and services.

5. (Original) The method according to claim 4, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

6. (Original) The method according to claim 4, wherein said at least one benefit includes at least one of goods and services that are travel-related.

7. (Original) The method according to claim 6, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

8. (Original) The method according to claim 6, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

9. (Original) The method according to claim 6, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

10. (Original) The method according to claim 4, wherein said catalog is provided over a global computer network.

11. (Original) The method according to claim 10, wherein said global computer network is the Internet.

12. (Currently Amended) The method according to claim 1, ~~wherein said step of providing for redemption of at least a part of at least one of said value and said additional value for said at least one benefit includes~~ further comprising the step of fulfilling a request by said holder to redeem said at least a part of ~~said~~ at least one of said value and said additional value for said at least one benefit.

13. (Original) The method according to claim 12, wherein said step of fulfilling a request by said holder to redeem at least part of said at least one of said value and said additional value for said at least one benefit is effected by at least one of said issuer and a fulfillment representative of said issuer.

14. (Currently Amended) The method according to claim 1, further comprising the step of obtaining Level 3 Data associated with said qualifying purchase transaction, and wherein said step of determining a travel distance associated with said at least one travel ticket is ~~determined~~ based on said Level 3 Data.

15. (Original) The method according to claim 14, wherein said Level 3 Data is obtained together with transaction data associated with said qualifying purchase transaction.

16. (Original) The method according to claim 14, wherein individual legs of a trip associated with each travel ticket purchased with said payment product are accounted for using said Level 3 Data.

17. (Currently Amended) The method according to claim ~~1~~12, wherein said value and said additional value are accruable in an accrued rewards value balance, and wherein said step of ~~providing for redemption of~~ fulfilling a request by said holder to redeem said at least a part of at least one of said value and said additional value for said at least one benefit is effected ~~if~~when said accrued

rewards value balance is at least one of equal to and greater than a pre-selected threshold amount associated with said at least one benefit.

18. (Currently Amended) A computerized method for effecting a rewards program based on use of a payment product, the method comprising the steps of:

(a) retrieving payment product data associated with a payment product issued by an issuer to a holder, said payment product data including a holder identification and an accrued rewards value balance,

(b) retrieving transaction data associated with at least one purchase transaction using said payment product,

(c) ~~determining from~~comparing said transaction data against pre-defined rewards eligibility criteria to determine whether said at least one purchase transaction using said payment product is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria,

(d) calculating a value redeemable by said holder for at least one benefit based on said at least one purchase transaction ~~if~~when said at least one purchase transaction using said payment product is a qualifying purchase transaction,

(e) retrieving travel-related purchase data associated with ~~any~~ travel-related purchases included in said qualifying purchase transaction,

(f) ~~determining from said travel-related purchase data if~~when said qualifying purchase transaction includes the purchase of at least one travel ticket ~~and, if so,~~ determining from said travel-related purchase data a travel distance associated with said at least one travel ticket and calculating an additional value redeemable by said holder for said at least one benefit based on said determined travel distance,

(f) updating said accrued rewards value balance based on at least one of said calculated value and said calculated additional value,

(g) comparing said accrued rewards value balance against a pre-selected threshold amount associated with said at least one benefit to ascertain whether said accrued rewards value balance is sufficient to entitle said holder to receive said at least one benefit, and

(h) providing said holder with ~~an opportunity~~ access to said accrued rewards value balance to facilitate redemption of at least a part of said accrued rewards value balance for said at least one benefit,

wherein at least one of steps (a), (b), (c), (d), (e), (f) and (g) is effected using a data processor.

19. (Original) The method according to claim 18, further comprising the steps of receiving a request by said holder to redeem at least a part of said accrued rewards value balance for said at least one benefit, deducting any redeemed value and additional value from said accrued rewards value balance, and fulfilling said request.

20. (Original) The method according to claim 19, wherein said step of fulfilling said request is effected by at least one of said issuer and a fulfillment representative of said issuer.

21. (Original) The method according to claim 18, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

22. (Original) The method according to claim 18, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

23. (Currently Amended) The method according to claim 18, ~~wherein said~~further comprising the step of providing said holder with an opportunity to redeem at least a part of said accrued rewards value balance includes the step of presenting said at least one benefit for selection by said holder in a catalog including at least one of goods and services.

24. (Original) The method according to claim 23, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

25. (Original) The method according to claim 23, wherein said at least one benefit includes at least one of goods and services that are travel-related.

26. (Original) The method according to claim 25, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

27. (Original) The method according to claim 25, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

28. (Original) The method according to claim 25, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

29. (Original) The method according to claim 23, wherein said catalog is provided over a global computer network.

30. (Original) The method according to claim 29, wherein said global computer network is the Internet.

31. (Original) The method according to claim 18, wherein said travel-related purchase data is Level 3 Data.

32. (Original) The method according to claim 31, wherein individual legs of a trip associated with each travel ticket purchased with said payment product are accounted for using said Level 3 Data.

33. (Currently Amended) A computerized system for rewarding use of a payment product by the payment product holder, the system comprising:

a payment product issued from an issuer to a holder, said payment product representing funds available to said holder, said payment product providing means of payment for at least one purchase transaction by said holder,

~~means for determining~~at least one data processor adapted to (i) compare said at least one purchase transaction using said payment product against pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction using said payment product is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria of said issuer,

~~means for providing~~(ii) calculate and store a value redeemable by said holder for at least one benefit based on said at least one purchase transaction ifwhen said at least one purchase transaction using said payment product is a qualifying purchase transaction,

~~means for determining whether a~~(iii) when said qualifying purchase transaction includes the purchase of at least one travel ticket,~~means for determining~~ determine a travel distance associated with said at least one travel ticket, and ~~means for providing~~calculate and store an additional value redeemable by said holder for said at least one benefit based on said determined travel distance, and

~~means for providing for~~provide access to said stored value and said stored additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit.

34. (Original) The system according to claim 33, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

35. (Original) The system according to claim 33, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

36. (Original) The system according to claim 33, further comprising a catalog including at least one of goods and services for presenting said at least one benefit for selection by said holder.

37. (Original) The system according to claim 36, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

38. (Original) The system according to claim 36, wherein said at least one benefit includes at least one of goods and services that are travel-related.

39. (Original) The system according to claim 38, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

40. (Original) The system according to claim 38, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

41. (Original) The system according to claim 38, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.



42. (Original) The system according to claim 36, wherein said catalog is provided over a global computer network.

43. (Original) The system according to claim 42, wherein said global computer network is the Internet.

44. (Canceled)

45. (Canceled)

46. (Currently Amended) The system according to claim 33, wherein said ~~means at~~ least one data processor is adapted to receive and utilize Level 3 Data associated with said qualifying purchase transaction for determining ~~asaid~~ travel distance associated with said at least one travel ticket ~~is adapted to receive and utilize Level 3 Data associated with said qualifying purchase transaction.~~

47. (Currently Amended) The system according to claim 46, wherein said ~~means at~~ least one data processor ~~for determining a travel distance associated with said at least one travel ticket~~ is adapted to account for individual legs of a trip associated with each travel ticket purchased with said payment product using said Level 3 Data.

48. (Currently Amended) The system according to claim 33, ~~further comprising means for maintaining an accrued rewards value balance representing~~ wherein said value and said additional value accumulated and unredeemed by said holder are stored in an accrued rewards value balance.

49. (Canceled)

50. (Currently Amended) A computerized system for effecting a rewards program based on use of a payment product, the system comprising:

~~means for retrieving~~at least one data processor adapted to (i) retrieve payment product data associated with a payment product issued by an issuer to a holder, said payment product data including a holder identification and an accrued rewards value balance,

~~means for retrieving~~(ii) retrieve transaction data associated with at least one purchase transaction using said payment product,

~~means for determining from~~(iii) compare said transaction data against pre-defined rewards eligibility criteria to determine whether said at least one purchase transaction using said payment product is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria,

~~means for calculating~~(iv) calculate a value redeemable by said holder for at least one benefit based on said at least one purchase transaction ~~if~~when said at least one purchase transaction using said payment product is a qualifying purchase transaction,

~~means for retrieving~~(v) retrieve travel-related purchase data associated with ~~any~~ travel-related purchases included in said qualifying purchase transaction,

~~means for determining from said travel-related purchase data if~~ (vi) when said qualifying purchase transaction includes the purchase of at least one travel ticket, ~~means for determining~~determine from said travel-related purchase data a travel distance associated with said at least one travel ticket and ~~means for calculating~~calculate an additional value redeemable by said holder for said at least one benefit based on said ~~determined~~ travel distance,

~~means for updating~~(vii) update said accrued rewards value balance based on at least one of said calculated value and said calculated additional value,

~~means for comparing~~(viii) compare said accrued rewards value balance against a pre-selected threshold amount associated with said at least one benefit to ascertain whether said accrued rewards value balance is sufficient to entitle said holder to receive said at least one benefit, and

~~means for providing~~(ix) provide said holder with ~~an opportunity to redeem~~access to said accrued rewards value balance to facilitate redemption of at least a part of said accrued rewards value balance for said at least one benefit.

51. (Canceled)

52. (Canceled)

53. (Original) The system according to claim 50, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

54. (Original) The system according to claim 50, wherein said qualifying purchase transaction includes the purchase of at least one of goods and services from any provider thereof.

55. (Original) The system according to claim 50, further comprising a catalog including at least one of goods and services for presenting said at least one benefit for selection by said holder.

56. (Original) The system according to claim 55, wherein said at least one benefit is selected from a provider of at least one of goods and services different from a provider of at least one of goods and services associated with said qualifying purchase transaction.

57. (Original) The system according to claim 55, wherein said at least one benefit includes at least one of goods and services that are travel-related.

58. (Original) The system according to claim 57, wherein said at least one benefit is at least one of free and discounted travel on a carrier of said holder's choosing.

59. (Original) The system according to claim 57, wherein said at least one benefit is at least one of free and discounted travel to a destination of said holder's choosing.

60. (Original) The system according to claim 57, wherein said at least one benefit is at least one of free and discounted lodging of said holder's choosing.

61. (Original) The system according to claim 55, wherein said catalog is provided over a global computer network.

62. (Original) The system according to claim 61, wherein said global computer network is the Internet.

63. (Original) The system according to claim 50, wherein said travel-related purchase data is Level 3 Data.

64. (Currently Amended) The system according to claim 63, wherein said ~~means for determining a travel distance associated with said at least one travel ticket~~ at least one data processor is adapted to account for individual legs of a trip associated with each travel ticket purchased with said payment product using said Level 3 Data.

65. (New) A computer program product comprising a computer usable physical medium storing a computer executable program to:

(a) compare at least one purchase transaction effected using a payment product issued to a holder from an issuer against pre-defined rewards eligibility criteria of said issuer to determine whether said at least one purchase transaction is a qualifying purchase transaction in compliance with said pre-defined rewards eligibility criteria,

(b) calculate and store a value redeemable by said holder for at least one benefit based on said at least one purchase transaction when said at least one purchase transaction is a qualifying purchase transaction,

(c) when said qualifying purchase transaction includes the purchase of at least one travel ticket, determine a travel distance associated with said at least one travel ticket and calculate and store an additional value redeemable by said holder for said at least one benefit based on said determined travel distance, and

(d) provide access to said value and said additional value to said holder to facilitate redemption of at least a part of at least one of said value and said additional value for said at least one benefit.

66. (New) The computer program product of claim 65, wherein said payment product is at least one of a credit card, a debit card, a bank card, a smart card, and an automated teller machine card.

67. (New) The computer program product of claim 65, wherein said determination of said travel distance associated with said at least one travel ticket is based on Level 3 Data associated with said qualifying purchase transaction.

68. (New) The computer program product of claim 67, wherein individual legs of a trip associated with each travel ticket purchased with said payment product are accounted for using said Level 3 Data.

69. (New) The computer program product of claim 65, wherein said value and said additional value are accruable in an accrued rewards value balance, and wherein fulfillment of a request by said holder to redeem said at least a part of at least one of said value and said additional value for said at least one benefit is effected when said accrued rewards value balance is at least one of equal to and greater than a pre-selected threshold amount associated with said at least one benefit.